

Convention in Boca Raton

With Zig Ziglar and Kool & The Gang

- Convention Highlights
- Recruiting Update
- A Word From Scott Smith





FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life
& National Income Life

What Is Your Vision?

I have a great job! I say this because last month at our convention, I had the honor of addressing the world's greatest sales force; I had the privilege of introducing one of the great influences in my life, Mr. Zig Ziglar; I had the pleasure of hosting our awards ceremony, and finally, I had the distinction of getting down with Kool & The Gang. All in all, American Income and National Income had a wonderful, successful, and especially memorable convention. My hope is that if you were unable to join us this year, you will be able to join us next year as it too will be one for the memory books.

Now that I have had the opportunity to share with you the love I have for my job and what we do, I want to move onto business.

For the last eight months, I have traveled from Agency to Agency speaking about thinking big and not taking your relationships for granted. I, however, have not had the chance to speak about vision — my vision, your vision, the American Income and National Income vision.

To express this, there is a poignant story about Walt Disney as he lay dying at St. Joseph's Hospital across from the Walt Disney Studios in Burbank, California.

A journalist, knowing Walt was seriously ill, persisted on getting an interview with him and ended up leaving frustrated on numerous occasions. When he finally managed to get into the room, Walt could no longer sit up or talk above a whisper.

Walt instructed the reporter to lie down on the bed next to him so he could whisper in the reporter's ear. For the next 30 minutes they laid side by side as Walt referred to the imaginary map of Walt Disney World on the ceiling above the bed.

Walt pointed out where he planned on placing various attractions and buildings. He also spoke about transportation, hotels, restaurants, and many other parts of vision for a property that would not be open to the public for another six years.

This is an amazing story of vision. A man lay dying in the hospital, whispering to a reporter and describing his vision for the future and the role he would play in it for generations to come.

In my mind, this is the way to live — believing so much in your vision that even when you are dying, you whisper it into another person's ear.

This is the vision I want each of you to have every time you pick up that presentation book, every time you recruit a new person, every time you pick up a TG-13, and every time you open a new office. I want you to have a vision that totally encompasses who you are and what you are — an excitement, an anticipation of what can be and what will ultimately be.

Let me give you an example. When I was a kid playing little league, I had this kind of vision. I had a vision that one day when the bases were loaded, I would come to bat and hit a grand slam. Maybe it is that "just think big" philosophy that I have been talking about, but I was not interested in a single, double, or a triple — I was not even interested in a home run. For me, it had to be a grand slam home run.

In my mind, this was going to be a hero's moment — fireworks, autographs, mothers wanting me to kiss their babies, and the crowd running onto the field to hoist me on their shoulders. You may say I have a vivid imagination, but that was my vision.

Today I have that same excitement and that same anticipation for American Income and National Income. Everything is in place — whether it is the increase in our PR department; thereby increasing our leads to the Agency force, or our bonuses growing to over a million dollars a month, the new growth of our emerging markets, or the product packages that will be coming out next month. The opportunity at American Income and National Income has exploded!

So yes, the bases are loaded, and you and I have the opportunity for a grand slam home run. So when you wake up tomorrow morning and the next morning, all you need to do is think about these loaded bases. The bat is in your hand — full of excitement and anticipation! **Batter up!**

Dates to Remember

Wednesday, Sept. 27, 2006

All business and PR credits must be at the Home Office to count for September production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$744,394.76 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Founder's Club Outstanding Producers

July 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Tim Cruise	Bob Olson	21	\$61,957	80.8	92.4
Art Westergren	Tom Williams	1	55,775	80.0	82.1

▲Percentage of Net to Gross

Congratulations are in Order!

Crystal Reeves, an Individual Producer with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

Steven Stensrud, an SA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

SGA E-Mail List

Communication between your office and the Home Office is vital in our efforts to provide the best service possible to each other and our policyholders. Several years ago as part of the Agency Resource Center, we created a *Write Us* link and a *Top Ten Contact List* link that provides Home Office contact information. As you each rise to the challenge of growing your operation, it is becoming increasingly important that the Home Office staff know who to contact in your organization when information is needed.

You will recall we also created a link to provide SGA e-mail addresses to those that may need it and in efforts to help the Home Office staff, we have updated that list to include who you have requested we contact for the various administrative areas. Please take a few minutes to look at the SGA e-mail addresses by going to the *Agency Resource Center, Agency*, and clicking on the *Write Us* link. The *Write Us* page provides the Home Office contact information and you will find the SGA e-mail addresses information at the bottom of the page.

If any updates to the information are needed, it is easy to tell us about it. Just simply go to that page, click on the updates link and provide the new information. We will then get the change made right away.

There is no doubt this will prove to be a valuable resource for the Home Office staff in contacting your Agencies, and we do hope it will also provide value to you should you have an interest in making contact with an SGA in regards to various topics.

Thank you, AIL!

UFCW President and Labor Advisory Board member Joseph Hansen recently received a letter from Doug Dority, President of *America's Agenda: Health Care for All*. Mr. Dority wished to thank AIL for the generous contribution, saying, "AIL has stood with America's Agenda every step of the way, and we appreciate their support very much."

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Marinela Achim	Michael Crespo	Philip Hetle	Darcie Matzer	Rene Sanchez
Mary Balista	Kyriacos Davis	Glyn Hurst	Laura McCurry	Thomas Shuff
Austin Bell	Matthew Davison	Renee Jeffries	Karen McGrath	Martha Souto
Brian Blair	Todd Engelson	Laurence King	Joel Michael	John Sparby
Larry Bolinske	Norberto Galindo	Dale Kuntz	Mychael Mills	Shirley Stanback
Sean Bunten	Jacob Garcia	Winnie Kwok	Levar Morgan	Beverly Tice
Keith Burgess	Stephanie Grad	Sean LaCroix	Kim Pham-Huy	Tony Whitcomb
Vincent Cartwright	Ronald Hair	Taina Lameko	Michael Post	Kendrick White
William Chang	Robert Harris	Jose Lopes	Talley Ridley	Sarah Worobec

Promoted to 55 Percent Supervising Agent

Hope Horne	Petko Petkov	Jessica Robinson	Shara Valadez
Garret Kun	William Reeves	Timothy Rose	

Promoted to 57.5 Percent General Agent

Brian Allt	Gabriel Feldmann	Myhailo Marchuk	Michael Rogers
Walter Bowser	Bryan Flannery	Marnetta Mosley-Myles	Antrell Tyson
Maria Diringier	Sara Geiger	John Mulquin	Bianca Zaragoza
Ross Ewen	David Guzman	Kyle Reid	Jesse Zwack

Promoted to 60 Percent General Agent

Pablo Pirela	Beth Snow	Sue Weiss
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Promoted to Master General Agent

Sandi Babcock	Katherine Georgiou	Kelvin McDiarmid	Theresa Postell
Rory Crockford	Peter Kang	Scott Mellgren	Lisa Roemer
Israel DelGadillo	Todd Krentzel	Naomi Miller	James Tanguay
Bradford Geddes	Ka Law	Travis Moody	Andy Walters

Promoted to Regional General Agent

Ryan Bisanz	Samuel Cohen	Luis Heredia
Mark Bleier	David Farraway	Philip Prata

Promoted to State General Agent

Joe Diecedue	Jeff Dinocento	Dave Orrico
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Outstanding Opportunities!

Everyone is finding out just how many wonderful opportunities AMS provides. As each month goes by, more people are using the system to attain their dreams — professional and financial success with American Income and National Income! Read what some of our newest MGAs have to say about achieving their goals and how others can follow in their footsteps.



Edward Clunk
The Marc Morton Agency
Promoted June 2006

"The opportunities we have with this Company are second to none. Persistence and positiveness will get you everywhere. It helps to have the ability to let difficulties just roll off your shoulders. If you couple a good work ethic with our fantastic training, success is a guarantee."



Natalie Linker
The Allan Jennings Agency
Promoted June 2006

"If someone truly wants to be a success, they must be dedicated, coachable, and trainable. Prepare to work hard and make a commitment. Focus on the long term and keep a positive attitude, because with a little perseverance, any goal is within reach."



Betty Ross
The Eric Neal Agency
Promoted June 2006

"The management system is fantastic. It really gives you the chance to be your own boss and manage your own business. And those with the personal drive to succeed are easily able to do so. In short, it is an opportunity to set your own destiny. How can you go wrong with something like that?"



Peter Kang
The Slav Bitman Agency
Promoted July 2006

"When you start with the Company, you have to promise yourself that failure is not an option. Make a decision to stick with it, no matter how difficult things may become. Be ready with a plan, and be prepared to implement and hold true to that same plan."



Kelvin McDiarmid
The Altig-Traboulay Agency
Promoted July 2006

"Our motto around here has become, 'If you want something you've never had before, do something you've never done before.' On the path to success, there is no substitute for activity. Remain confident and dedicated, because your own ability is your only limit."



Scott Mellgren
The Gary Bleier Agency
Promoted July 2006

"Keep a 'no fail' attitude. That is how I got to where I am now. I told myself there was no way I was ever going to fail, and I was prepared to do anything I could to succeed. Such an attitude would be beneficial to everyone. This means you need to be resilient, disciplined, and ready for hard work."



Travis Moody
The Surace-Smith Agency
Promoted July 2006

"Hard work is the key to success. You need to be ready to put in the long hours that no one else will. Success requires your time and all of your effort, but it is worth it. Our opportunities here at ALL have no limits, and the rewards from hard work are just as limitless."



Theresa Postell
The Gary Bleier Agency
Promoted July 2006

"When you are out on an appointment, really listen to people and be in the moment. Do not allow anything to distract you. Give them all of your attention, and really focus and care. People can tell when they are being ignored or humored, and when they feel someone truly cares, they tend to respond positively."



Lisa Roemer
The Fred Hadayia Agency
Promoted July 2006

"Never lose sight of your goals. Anything is possible with this company so long as you keep working the system and strive to perfect your craft. Be coachable, and try to be a sponge to the successful people around you. And remember to keep a positive attitude."



James Tanguay
The Gary Bleier Agency
Promoted July 2006

"The best skills an MGA can have is people skills. The ability to be comfortable with people — from customers to counterparts — will allow you to go far in this business. Learning to network, specifically with our groups' members, offers us the opportunity to help them with all their needs."

Congratulations!

Individual Producers



1. Troy Tripp
Cleveland, OH



2. Zachary Hart
Cleveland, OH



3. Natalie Linker
Pasadena, CA



4. Sharon Ward
Auckland, NZ



5. James Taylor
Woodridge, IL



6. Tara Soderman
Kailua, HI



7. Simon Arias
Cleveland, OH



8. Alex Bluhm
Concord, CA



9. James Aalders
Halifax, NS



10. Brian Allt
Halifax, NS

Individual Producers

All Time Record to Beat
Month: \$62,536 Net ALP Zachary Hart

July Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Troy Tripp	\$23,486	83		Nicholas Zangardi	Surace-Smith
2. Zachary Hart	22,109		72.4	Zachary Hart	Surace-Smith
3. Natalie Linker	21,823	100		Natalie Linker	Allan Jennings
4. Sharon Ward	20,037	96		Lawrence Hauck	Steve Friedlander
5. James Taylor	18,689		88.5	James Taylor	Bob Olson
6. Tara Soderman	18,467		82.4	Tara Soderman	Rick Altig
7. Simon Arias	18,013	80		Simon Arias	Surace-Smith
8. Alex Bluhm	16,749		78.3	Roger Johnson	Jatoft-Foti
9. James Aalders	16,620		77.3	Harjeet Rana	Imran Satti
10. Brian Allt	16,578	92		Harjeet Rana	Imran Satti
11. Lily Tchen	16,084		70.4	Lily Tchen	David Cohen
12. Karen McQuoid	16,047		80.5	Lawrence Hauck	Steve Friedlander
13. Sabrina Lloyd	15,184	82		Barry Dillah	Eric Giglione
14. Samantha Chui	15,132		72.7	Samantha Chui	Williams-Williams
15. Shawna Snarr	14,547	94			Eric Neal
16. Victor Quimson	14,029		81.5	Cheryl Foti	Jatoft-Foti
17. Sean LaCroix	13,925		87.1	Eric Miller	Rick Altig
18. Robin Dillow	13,794	95		Tim McAdams	Tyrone Conard
19. Steven Stensrud	13,785		88.6	John McGrath	Rick Altig
20. Ronald Friedlander	13,379		80.2	Philip Prata	Theodore Pappas

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Max Quasem	\$136,950		84.5	Earnest Loveless	David Cohen
* 2. Carla Miller	122,310		78.2	Carla Miller	John Akers
* 3. Timothy Cruise	114,636		80.8		Bob Olson
* 4. Steven Stensrud	106,888		88.6	John McGrath	Rick Altig
* 5. Jesse Wise	100,454		75.5	Matthew Hogan	Durhon Oldham
* 6. Tara Soderman	99,522		82.4	Tara Soderman	Rick Altig
* 7. Garret Kun	97,339	89		Samuel Cohen	Fred Hadayia
* 8. Sebastian Kazek	90,588		78	Kristie Druffel	Tom Williams
* 9. Simon Arias	89,809	80		Simon Arias	Surace-Smith
* 10. Robert Rowe	88,587		72.2	Lawrence Hauck	Steve Friedlander
11. Rudi Camenzind	87,689		89.9	Earnest Loveless	David Cohen
12. Alex Bluhm	87,036		78.3	Roger Johnson	Jatoft-Foti
13. Brian Allt	85,371	92		Harjeet Rana	Imran Satti
14. Scott Remmey	85,275		78.6		Eric Giglione
15. Ruben Soberanes	85,173		73.5	Doreen Ryan-Foti	Jatoft-Foti
16. Samantha Chui	82,563		72.7	Samantha Chui	Williams-Williams
17. Arthur Westergren	82,441		77.8		Tom Williams
18. Robert Ulreich	80,478		85.7	Roger Johnson	Jatoft-Foti
19. Yevgeniy Kashkin	80,413		83.6	Marjargal Sukhbaatar	Gleb Ostrovsky
20. Lily Tchen	80,073		70.4	Lily Tchen	David Cohen

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

30 Years of Service

Larry Malitz

21 Years of Service

Susan Fuldauer

20 Years of Service

Lawrence Dennis

18 Years of Service

Jacqueline deVooght

17 Years of Service

Guy Panno

13 Years of Service

Nestor Aramayo
Bryan Flannery
Michael Perkins

12 Years of Service

Paul Vojtek

11 Years of Service

Raymond Lau

10 Years of Service

Kouassi Appiah
Doreen Ryan-Foti

8 Years of Service

Richard Nye

7 Years of Service

Wesley Bangs
Mathew Hart

6 Years of Service

James Beck

6 Years of Service Cont.

Wes Elder
Olaf Johnson
Robert Ulreich

5 Years of Service

Kris Barron
Gabriela Berloni
Zulfikar Bhukera
Susan Cooksey
Brandon Geneser
Peter Lauwerier
Darren Miller
Leo Soucy
Cathy Thompson
Robert Tierney

4 Years of Service

Barry Dillah
Joshua Goodman
Terrance Hearn
Bryan Johnson
Brian Schreiter
Curt Snow

3 Years of Service

Nacole Bell
Kelli Flora
Noe Gonzales
Joseph Henderson
Scott Keeney
Kevin MacKinnon
Maxine Moody
Eric Renteria
Joaquin Santos
Helen Taylor

2 Years of Service

Michel Dickey
Michael Dupree
Jon Hanec
Edward Hanna
Phillip Humbel
Chad Keeney
Kenneth Lett
Amanda Nathoo
Trinh Quang
Charles Riggs
Carl Rudd
Kevin Willey

1 Year of Service

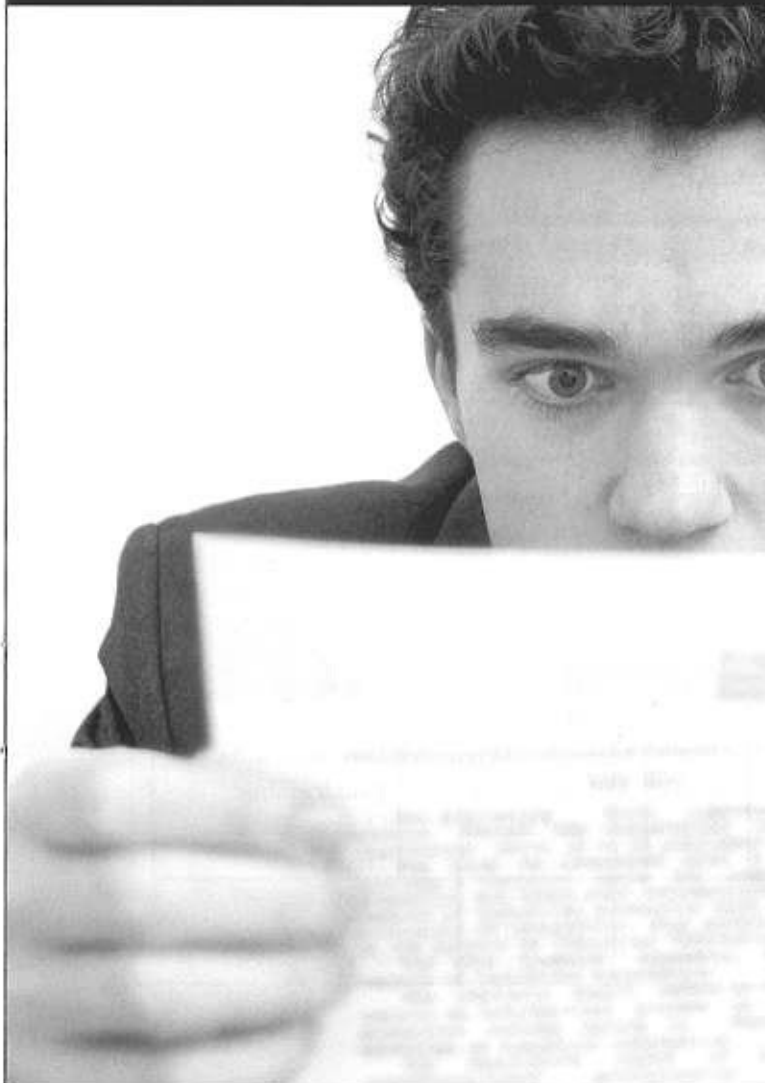
Ike Amazu
Katherine Ashwal
David Baum
Joseph Bucksot
John Collins
Linda Collins
Bryan Davidson
William DeTemple
Giovanna Dubinsky
Simon Fan
Brian Farmer
Gabriel Feldmann
John Fisher
James Fletcher
Dorit Frank Nadav
Bradford Geddes
David Goodman
Timothy Gray, Jr.
Benham Halali
Mireille Jaillet

1 Year of Service Cont.

Sean LaCroix
Pamela Ladd
Stefanos LeBrasseur
Mickenzie Linse
Julio Lourido
Kelly Luttrell
Donald McCrary
Tracy McNallan
Brian Merryman
John Mulquin
Aaron Nance
Dennis Nesaw
Justin Oldham
Susan Pate
Mathew Propst
Joshua Reynolds
Agatha Safford
Susan Schreiber
Irakli Tcheishvili
Michael Thiel
Joseph Thome
Marie-Claude Turgeon
Charles Turner
Nathan VanVliet
Peter Varley
Karen Wade
LaTonya White
Freida Yakubov
Jesse Zwack

Advertising Materials and Scripts — Make Sure They're Approved

“Virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office.”



The *NAIC Model Regulation* defines “advertisement” as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy.

Also, did you know it is required that if any benefit is mentioned in a brochure or flyer, all limitations must be detailed? And did you know if you refer to a recommendation by any commercial rating system (like A.M. Best) you must clearly indicate the purpose of the recommendation and the limitations of the scope and extent of the recommendation?

For this reason, virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office. Our Company policy requires all materials any Agency may be using when dealing with prospects or policyholders, if not provided by American Income or National Income directly, to be forwarded to the Home Office for review.

When submitting materials for review, here are a few things to remember. All lead letters must be approved prior to mailing, and be sure your lead letters clearly state the AD&D coverage is provided through “American Income Life Insurance Company” or “National Income Life Insurance Company.” The full company name should be used, not just American Income or National Income. Also, the lead letter should state “an American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available.”

We are not mandating that you use specific forms or scripts, but we do want to review what is being used as representation of the Company. In addition to lead letters, any presentations, phone scripts, or letters sent to a policyholder regarding American Income or National Income should be sent to the Home Office for review. Once we complete the review, we will send you confirmation that we have done so.

So please, remember to get all of your materials reviewed.

Supervising Agents



1. Todd Sahn
Rochester, NY



2. Cynthia Sittig
Harrisburg, PA



3. Pamela Ladd
Rochester, NY

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

July Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Todd Sahn	\$20,001	\$22,212	87		Dorian Oldham	Durhon Oldham
2. Cynthia Sittig	17,522	25,548	91		Scott Keeney	Durhon Oldham
3. Pamela Ladd	17,419	19,563	85		Dorian Oldham	Durhon Oldham
4. Susan Schreiber	14,912	15,363	83		AJ O'Connor	Steve Greer
5. Beth Lopez	14,749	22,274	95		Jim Bianchi	Durhon Oldham

YTD Production

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Christopher Kurz	\$78,370	\$113,572	84		David Garrett	Geneser-Geneser
2. Rachel Buser	68,743	138,595	86		Matthew Hogan	Durhon Oldham
3. Jared Mlinarich	67,934	112,549		73.8	Arthur Greene	Paul Rumbuc
4. Todd Sahn	67,314	88,185	87		Dorian Oldham	Durhon Oldham
5. Keith Moore	64,234	105,125	86		Noe Gonzales	Jatoft-Foti

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Matthew Melhorn
Plymouth Mtg., PA



2. Mary Ann Gaelic
Auckland, NZ



3. Simon Arias
Cleveland, OH



4. David Guzman
Cleveland, OH



5. Thomas VanOsdol
Rochester, NY

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

July Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Matthew Melhorn	\$61,195	\$63,403		69.8	Samuel Cohen	Fred Hadayia
2. Mary Ann Gaelic	35,695	53,649		72.3	Lawrence Hauck	Steve Friedlander
3. Simon Arias	27,334	43,028	87		Nicholas Zangardi	Surace-Smith
4. David Guzman	26,731	33,373		69.2	Travis Moody	Surace-Smith
5. Thomas VanOsdol	21,353	28,739		72.0	Steven Strong	Durhon Oldham
6. Joshua Riehl	21,072	26,128		73.7	Steven Dichiaro	Bill Jennings
7. Christopher Schafer	21,065	21,423		80.0	David Garrett	Geneser-Geneser
8. Sue Weiss	20,909	26,745	84		Matthew Hogan	Durhon Oldham
9. Beth Snow	20,565	28,880		79.3	Curt Snow	Jatoft-Foti
10. Sara Geiger	19,911	27,738	86		Lisa Roemer	Fred Hadayia

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Matthew Melhorn	\$286,984	\$320,546		69.8	Samuel Cohen	Fred Hadayia
* 2. David Goodman	160,431	211,034		83.8	Joshua Goodman	Bill Jennings
* 3. Christopher Schafer	153,064	196,689		80.0	David Garrett	Geneser-Geneser
* 4. Mary Ann Gaelic	147,504	290,903		72.3	Lawrence Hauck	Steve Friedlander
* 5. Sue Weiss	146,686	186,299	84		Matthew Hogan	Durhon Oldham
6. Thomas VanOsdol	139,182	206,023		72.0	Steven Strong	Durhon Oldham
7. Steven Engrav	126,060	205,323		71.5	Wayne Hendricks	Joe Manone
8. Patricia Lee	105,663	138,956		74.4	Eddie Dhillon	Paul Rumbuc
9. Ian Gingold	105,137	135,891		73.3	Daniel Phares	Marc Morton
10. Simon Arias	98,132	161,877	87		Nicholas Zangardi	Surace-Smith

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Convention Highlights

OVER 600 ATTENDEES

AWARD WINNERS

GREAT SPEAKERS INCLUDING ZIG ZIGLAR

AND ONE BEAUTIFUL RESORT

This year's convention had it all! This year American Income and National Income hosted more than 600 convention attendees at the *Boca Raton Resort & Club* in Boca Raton, Florida.

During this four-day annual event, the attendees listened to Roger Smith, President & CEO, brief the audience on the state and vision of the Company, Bernard Rapoport, AIL's founder, address the Founder's Club qualifiers, and the world-renowned, motivational speaker, *Zig Ziglar*, keynote the General Session. The fun, however, did not end there!

We rolled out the red carpet for our award winners when we paid tribute to their 2005 accomplishments at our *Annual Awards Ceremony*. We continued our celebration in funky, black light, fluorescent style when we hustled around the dance floor with *Kool & The Gang*.

In the end, everyone had a blast and are anxiously awaiting next year's convention at the Fairmont Scottsdale Princess in Scottsdale, Arizona.

THE BOCA RATON RESORT & CLUB

BOCA RATON, FLORIDA



Master General Agents

1. Samuel Cohen



Plymouth Mtg., PA

2. Nicholas Zangardi



Cleveland, OH

3. AJ O'Connor



Houston, TX

4. Jim Bianchi



Rochester, NY

5. Travis Moody



Cleveland, OH

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

July Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Samuel Cohen	110,697	117,543		72.9	Fred Hadayia
2. Nicholas Zangardi	92,608	92,608		69.9	Surace-Smith
3. AJ O'Connor	90,292	116,066		69.7	Steve Greer
4. Jim Bianchi	74,018	104,633		73.3	Durhon Oldham
5. Travis Moody	65,538	73,261		70.8	Surace-Smith
6. Matthew Wolfanger	52,945	62,097		80.8	Durhon Oldham
7. Joshua Goodman	52,634	68,958		72.8	Bill Jennings
8. John McGrath	50,731	51,303		74.3	Rick Altig
9. Matthew Hogan	47,507	75,322		75.8	Durhon Oldham
10. Dustin Raaum	45,396	50,705		70.5	Rick Altig

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$845,082	\$1,039,327		72.8	Bill Jennings
* 2. Samuel Cohen	563,210	690,507		72.9	Fred Hadayia
* 3. Matthew Hogan	541,781	762,590		75.8	Durhon Oldham
* 4. Nicholas Zangardi	424,485	425,390		69.9	Surace-Smith
* 5. Cheryl Foti	355,640	621,895		69.9	Jatoft-Foti
6. Wayne Hendricks	335,442	503,758		75.0	Joe Manone
7. David Wang	318,414	608,195		72.0	Bob Olson
8. Megan Olson	297,715	567,183		74.2	Steve Hartman
9. A J O'Connor	293,623	436,879		69.7	Steve Greer
10. Scott Keeney	281,986	359,355		70.6	Durhon Oldham

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents

1. Jim Bianchi



Rochester, NY

2. Samuel Cohen



Plymouth Mtg., PA

3. Steve Surace



Cleveland, OH

July Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$277,289	\$389,823		73.8	Durhon Oldham
2. Samuel Cohen	133,413	143,149		72.9	Fred Hadayia
3. Steve Surace	119,596	181,554	87		Surace-Smith
4. David Hausman	118,593	180,473		73.4	Eric Giglione
5. Sonny Gurney	112,805	135,800		76.2	Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,529,864	\$2,337,494		73.8	Durhon Oldham
2. Joshua Goodman	1,232,880	1,481,975		72.5	Bill Jennings
3. David Hausman	935,519	1,341,555		73.4	Eric Giglione
4. Sonny Gurney	904,242	1,090,026		76.2	Paul Rumbuc
5. A J O'Connor	676,650	940,272		70.6	Steve Greer

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Amount
James Taylor	Bob Olson	\$4,003.20
Tara Soderman	Rick Altig	\$3,844.14
Zachary Hart	Surace-Smith	\$3,758.66
Alex Bluhm	Jatoft-Foti	\$3,465.97
Karen McQuoid	Steve Friedlander	\$3,339.22
Sean LaCroix	Rick Altig	\$3,189.60
James Aalders	Imran Satti	\$3,157.91
Steven Stensrud	Rick Altig	\$3,138.44
Troy Tripp	Surace-Smith	\$3,053.19
Natalie Linker	Allan Jennings	\$2,998.77

Total Retention Bonus Paid: \$384,895.27
414 Producers Qualified

PR Bonus*

Qualifier	SGA	Amount
Kelvin Muggeridge	Steve Friedlander	\$3,904.00
Malka Arony	HO CA/Hartman	\$3,610.44
Tracie Uemura	Rick Altig	\$2,575.00
Giovanna Dubinsky	Geneser-Geneser	\$2,500.00
Kenneth Altizer	Marc Morton	\$2,105.00
Brenda Swecker	Chris La Fond	\$2,015.50
Mary Hinterberger	Steve Greer	\$1,946.50
Carrie Ho	Alt.-Orl.-Vene.	\$1,735.50
Susan Fuldauer	Mark Hancock	\$1,652.50
Marilyn Kohlhase	Steve Friedlander	\$1,600.50

Total PR Bonus Paid: \$45,732.41
114 PR Reps Qualified

MGA Bonus*

Qualifier	SGA	Amount
AJ O'Connor	Steve Greer	\$10,210.00
Nicholas Zangardi	Surace-Smith	\$9,515.28
Samuel Cohen	Fred Hadayia	\$8,590.71
Travis Moody	Surace-Smith	\$6,388.54
Matthew Wolfanger	Durhon Oldham	\$5,637.67
Tim McAdams	Tyrone Conard	\$4,604.81
John West	Marc Morton	\$4,451.61
Barbara Leader	Rick Altig	\$4,447.04
Lawrence Hauck	Steve Friedlander	\$4,380.70
Randy Teyssier	Chris Hernandez	\$4,138.19

Total MGA Bonus Paid: \$200,182.12
95 Managers Qualified

BR Bonus*

Qualifier	SGA	Amount
Simon Arias	Surace-Smith	\$2,679.22
Barbara Leader	Rick Altig	\$2,578.74
Kelly Pascal	Rick Altig	\$2,344.62
Matthew Melhorn	Fred Hadayia	\$2,339.68
Thomas VanOsdol	Durhon Oldham	\$2,193.44
Melanie Cohen	David Zophin	\$2,058.86
David Guzman	Surace-Smith	\$1,995.79
William Myatt	Steve Hartman	\$1,870.85
Randy Teyssier	Chris Hernandez	\$1,703.24
Cathy Thompson	Tyrone Conard	\$1,603.24

Total BR Bonus Paid: \$113,584.96
174 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:

Bo Gentile
Vice President
of Recruiting &
Development

Bring on the Heat!

Many of you may have heard the saying, "Bring on the heat!" This saying is one which you may hear in some competitive circumstances whether it is a starting pitcher in a baseball game throwing fastballs, a pro golfer hitting a shot close to the pin, or a Texas hold'em player who goes all in. In all of these situations, it puts the heat, or pressure, on the competition.

I bring this saying to your attention because as we enter into the final quarter of 2006, I have an important question to ask: Are you going to bring on the recruiting heat, so you can enjoy what Scottsdale, Arizona has to offer at the 2007 convention?

I asked you this question because if you talk to anyone involved in *Agency Development*, "heat" is referred to as the effort made toward recruiting. Going a step further, any one of these same individuals will tell you, your recruiting efforts sustain Agency growth and, therefore, put pressure on the competition.

When it comes to recruiting, the trick lies in assessing your process for the amount of heat you are generating. Having said that, here are a few things to keep in mind when checking your recruiting temperature gauge:

What is your current Agency size?

When you are inspecting your Agency size, it is important to note if you are managing people versus managing production. When you manage people you are in a multiplication stage of leadership versus when managing production you are in an addition stage. Obviously, when you multiply, you grow much faster than by adding.

What is your current pipeline size?

Your pipeline is your Agency's lifeline. You have to continuously feed your pipeline. Doing this provides your Agency with new Agents to increase your Agency distribution and size.

What is the status of those in your pipeline who are in school?

Follow up with your pipeline enrolled in school to help keep them focused on the goal of becoming a part of a successful Agency.

How are you handling field training for those in your pipeline?

Field training is where the rubber meets the road, and you are presented with an awesome occasion to show a new recruit the American Income and National Income dream and opportunity first-hand.

How many codes do you have this week?

The result of having a dynamic recruiting system is one that, when repeated consistently, provides new Agents on a weekly basis.

Keeping these evaluations in mind should provide you with the information you need to make adjustments — if need be — for heat induced recruiting success.

However, if you find you do need to make some alterations to your recruiting plan, help is only a click away.

Check out our new RMS site at www.aiflife.com/rms. This is the most comprehensive site for making sure you are maximizing RMS to its fullest. Also log onto our new recruiting site at www.aiflife.com/recruiting. This site will give you every tool you need for implementing a successful recruiting drive including the three group process.

Anyone involved in *Agency Development* understands that to bring on the heat as it relates to recruiting means using all of the recruiting tools at your disposal. Doing this will ultimately allow you to recruit to your Agency's fullest potential.

At this point, you should be able to review this article and know if you are truly bringing on the heat when it comes to recruiting and being recognized at the 2007 convention.

In closing, keep thinking big about recruiting and all your dreams of recruiting success will happen!

Bring on the heat!

JULY CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		74.1	\$290,552	\$229,500	127	\$407,068

JULY CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	86		\$134,940	\$91,500	147	\$145,095
Paul Rumbuc		73.8	150,205	138,500	108	220,693

JULY CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith	86		\$205,406	\$108,300	190	\$328,798
Steve Hartman		70.5	94,283	67,000	141	135,578
Steve Friedlander		75.6	96,834	80,000	121	182,622
Imran Satti		69.7	97,850	86,500	113	161,541
Steve Greer		70.7	101,452	92,500	110	141,940
Bill Jennings		72.0	100,663	93,000	108	134,166

JULY CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		72.8	\$51,771	\$28,000	185	\$69,463

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		74.1	\$1,689,613	\$1,503,000	112	\$2,569,031
Rick Altig		73.9	4,360,353	4,342,000	100	7,697,480

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	86		\$474,776	\$366,000	130	\$549,722
Paul Rumbuc		73.8	1,183,944	696,500	122	1,774,853

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		72.0	\$1,216,026	\$651,000	187	\$1,535,539
Surace-Smith	86		1,270,738	725,700	175	1,972,725
Imran Satti		69.7	977,712	605,500	161	1,303,498
Steve Hartman		70.5	617,632	469,000	132	1,006,019
Steve Friedlander		75.6	599,486	560,000	107	1,107,041
Steve Greer		70.7	676,656	647,500	105	940,824

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		70.4	\$389,897	\$304,500	128	\$640,519

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		72.8	\$371,108	\$196,000	189	\$468,555
Scott Latta		74.9	215,587	136,500	158	266,641
Steve Jakubczak		74.2	293,072	259,000	113	359,234

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Malka Arony
Phoenix, AZ



Charles Hill
Concord, CA

Category B:



Kelvin Muggeridge
Auckland, NZ



Brenda Swecker
Canonsburg, PA

Category C:



Cheryl Cook
Harrisburg, PA



Kenneth Altizer
Nitro, WV

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,609	Rick Altig
2. Malka Arony	6,927	HO CA/Hartman
3. Charles Hill	4,032	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Malka Arony	3,440	HO CA/Hartman
2. Charles Hill	4,535	Rick Altig
3. Jacqueline deVooght	2,106	Rick Altig
4. Brenda DiSomma	2,080	Eric Giglione
5. Al Wall	1,768	Josh Chalom

Category B	No. Cards	SGA
1. Kelvin Muggeridge	2,386	Steve Friedlander
2. Brenda Swecker	2,006	Chris La Fond
3. Mary Hinterberger	1,790	Steve Greer
4. Catherine Briggie	1,700	Steve Hartman
5. Lou Nell Busby	1,394	Bill Heath

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Cheryl Cook	13	Durhon Oldham
2. Kenneth Altizer	10	Marc Morton
2. Krissa Hensley	10	Marc Morton
3. Richard Case	7	Surace-Smith
4. Donald Spohn	5	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	109,029	Rick Altig
*2. Malka Arony	44,531	HO CA/Hartman
3. James Tasker	33,770	Durhon Oldham

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	17,648	HO CA/Hartman
*2. Brenda DiSomma	15,111	Eric Giglione
3. Charles Hill	14,235	Jatoft-Foti
4. Mark Gagliardi	11,719	Jatoft-Foti
5. Leo VanDenBussche	11,647	Rick Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	9,728	Altig-Hay/Bitman
*2. Catherine Briggie	7,984	Steve Hartman
3. Kelvin Muggeridge	7,886	Steve Friedlander
4. Mary Hinterberger	7,846	Steve Greer
5. Darrell Dorey	7,725	Imran Satti

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Kenneth Altizer	79	Marc Morton
*2. Richard Case	58	Surace-Smith
3. Cheryl Cook	47	Durhon Oldham
4. Susan Fuldauer	38	Mark Hancock
5. Krissa Hensley	37	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$25,000 to the *Campaign for America's Future*.
- Contributed \$20,000 to the *Empire State College Foundation - Babr Scholarship*.
- Presented \$725 to the *Labor Council for Latin American Advancement*.

The Rick Altig Agency

- Gave \$75 to the *UFCW* fundraiser for the *Puget Sound Leukemia Golf Classic*.
- Contributed \$2,000 to the *Alberta Government Employees Union* for their charity golf tournament for breast cancer.
- Donated \$500 to the *Winnipeg Labour Council* for their *Mayworks Picnic*.
- Presented \$1,500 to *CUPE 500* for their annual scholarship.
- Gave \$50 to *CUPE 4705* for tickets to a fundraising dinner.
- Donated \$500 to *IBEW 125* as a burn unit donation.
- Contributed \$350 to the *Montana Snowmobile Association* as a scholarship donation.
- Presented \$100 to *USW 8327-24* for strike support.
- Gave \$200 to *CAW 2222* for their retiree luncheon.
- Donated \$150 to the *LAMAW* retirement fund.
- Contributed \$200 to the *Children's Miracle Network* and their Boise fundraiser.
- Presented \$225 to the *Idaho State Bowhunters* for their member plaques.
- Gave \$159.74 to *SNEA AFSCME 4041* for their annual convention.
- Donated \$250 to *BSOIW 712* for their golf tournament.
- Presented \$89.68 to *Alberta Fish and Game* for door prizes.
- Contributed \$450 to *Manitoba Building Trades* for the *Charity for Kids Golf Tournament*.
- Donated \$708.06 to *IAM Guide Dogs of America's* golf tournament.
- Gave \$95 to the *Conseil De District De L'Est Du Canada* for a tribute to Donald Fortin.
- Presented \$300 to *FTQ Construction* for their 25th anniversary.
- Gave \$49.99 to *OPCM 55* for a retirement party.
- Donated \$200 as a raffle prize to the *Teamsters Joint Council 37* kidney benefit.
- Presented \$130.36 to the *Canadian Postmasters* for convention prizes.

The Rick Altig Agency (continued)

- Donated \$106.22 to *USW Southwestern Area Council* for golf tournament prizes.
- Contributed \$200 to the premiere of *Strike: The Musical*.
- Presented \$535 to *UFCW 832* for hole-in-one insurance for their golf tournament.
- Gave \$100 to *CWA 3808* for their golf tournament.
- Donated \$50 to *MN USA* for membership renewal.
- Presented \$500 to *USW 11-1001* for their golf tournament.

The Jatoft-Foti Agency

- Gave \$20 to the *Contra Costa Council* for a dinner with Bob Alvarado.
- Donated \$200 to *ATU 256* to sponsor their *32nd Annual Memorial Golf Tournament*.
- Presented \$154.36 to the *North Bay Chapter* for vendor's night and raffle prizes.
- Contributed \$108.72 to the *Sacramento Valley Chapter* for raffle prizes.
- Donated \$200 to *IBEW 100's* golf tournament.
- Gave \$350 to *Sprinkler Fitters 483* for their charity golf tournament.
- Contributed \$2,500 to the *Sacramento CLC* for the *Annual Salute to Labor Dinner*.
- Presented \$285 to the *Santa Clara Chapter* for their vendor night and golf tournament.
- Donated \$288 to *ILWU-NCDC* for the *Annual Harry Bridges Birthday Cruise*.
- Gave \$300 to *Napa Solano Building Trades* for the labor reception.
- Presented \$194.35 to the *State Building Trades* for raffle prizes.
- Donated \$129.60 to *SEIU 616* for their golf tournament.
- Gave \$245 to *CCUL Mt. Diablo Chapter* for a vendor night.
- Contributed \$106.93 to the *Sequoia Chapter* for their vendor night and golf tournament.
- Presented \$639.98 to the *Teamsters* for their *27th International Convention*.
- Donated \$250 to the *Sacramento Valley Chapter* for the *Business Partner Expo* and their golf tournament.
- Presented \$600 to *Teamsters 948* for the Cannery Council.
- Contributed \$730.20 to *Joint Council 38* for a delegate meeting at Lake Tahoe.

Total \$62,801.19

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.



FROM THE DESK OF:

Scott Smith
Executive Vice President

Wanna Make Some Money?

Last month in the *Spotlight*, we informed everyone of the 2001 CSO Changes which will become effective for the majority of the Company this September. CSO changes are basically when a company re-files various products using new mortality tables with the State Departments of Insurance. With the new filing comes premium rate changes and with that comes the chance to make some company-wide adjustments — especially the annualized level of premium we currently sell. With these changes on the verge of being implemented, now is the opportune time to make some major cultural changes at the Agency level.

Increasing sales size is the most important company-wide adjustment we can make. What this means is, if the average Agent writing a \$430 annual policy simply adds \$2 per week of coverage, commissions can jump as much as 25 percent or more! Yes, an increase in income of 25 percent or more without even running another appointment or making another single sale.

As you know, the premium bands for whole life regular, preferred life, and executive life are being raised, which will allow higher sales size within each of those bands. The new bands are WLR \$5 to \$9.99, WLP \$10 to \$14.99, and WLE \$15 and up. Everyone from Agents to SGAs are eligible to enjoy a significant increase in commissions, provided they capitalize on this opportunity to raise the per application sales size!

While we have tried in the past to encourage sales size growth, our average sale per application has changed little in 20 years. Now we have an awesome opportunity in front of us to make the change, and it is imperative we begin shifting our Agency culture to incorporate a sales size growth mindset into our training and our in-home presentation. As for veteran Agents, the cultural shift comes with a presentation comfort level. In the end, it is important to remember to not be hoodwinked into believing the working class can only afford a 1980 premium amount.

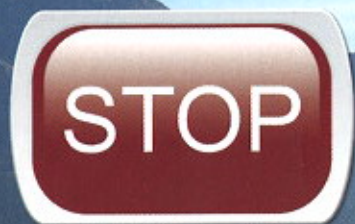
To further emphasize the importance of sales size growth, imagine, if you will, the opportunity to do 125 percent more business without having to run a single additional appointment. Imagine making over \$500 commission per application instead of selling \$500 annualized premium! These visions can become reality in September!

The greatest way to take full advantage of these changes is to aim for the larger sales size within each of the bands. If you are selling preferred life, instead of emphasizing the \$8 a week plan as you did under the old CSO rates, stress the importance of the \$10 or \$12 per week plans under the new 2001 CSO programs. With this one easy adjustment, you have already increased your possible commission immensely.

Other changes can also be made to increase sales size, including an ADB on every life application. This benefit is incredibly valuable yet surprisingly inexpensive, and there is no reason it should not be included on qualifying applications. Always add \$10,000 of child coverage where needed, and make sure all *Headstart Programs* and young adults include \$25,000 of GIO on the application. Do not forget to include a *Term Rider* or *Spouse Rider* on your life applications when the need is apparent. You will be amazed how much these seemingly miniscule changes can really impact on advance check and commission potential — while providing valuable and needed benefits to customers.

Adjusting to the 2001 CSO changes should take no time. As the SGAs "get the sales force together," you will soon receive new rate sheets and packages, as well as begin training on the new products bands commission changes you need to become familiar with prior to program implementation.

A 25 percent increase in potential advance checks and bonuses just for increasing sales size by \$2 to \$4 a week. Who would possibly want to pass up on a chance like this?



and Play a Little *Golf!*



THE *Fairmont*
SCOTTSDALE PRINCESS

JUST THINK BIG!
May 17-20, 2007

Public Relations Bonus

Qualifiers

Kelvin Muggeridge	\$3,904.00
Malka Arony	\$3,610.44
Tracie Uemura	\$2,575.00
Giovanna Dubinsky	\$2,500.00
Kenneth Altizer	\$2,105.00
Brenda Swecker	\$2,015.50
Mary Hinterberger	\$1,946.50
Carrie Ho	\$1,735.50
Susan Fuldauer	\$1,652.50
Marilyn Kohlhas	\$1,600.50
Catherine Briggie	\$1,554.25
Paul Winslow	\$1,239.00
Jacqueline deVooght	\$1,139.50
Al Wall	\$1,096.00
Rona Pileggi Spano	\$1,005.44
Charles Hill	\$984.27
Cheryl Cook	\$634.50
Vivian Dwyer	\$589.50
George Farenthold	\$519.78
James Tasker	\$477.75
Timothy Farr	\$468.00
William Slocum	\$434.91
Renee Flannery	\$432.00
Lou Nell Busby	\$430.00
Robin Andrade	\$429.00
Alaina Latinsky	\$409.50
Laurie Onasch	\$400.75
Jerry Hartnett	\$391.00
Rachelle Valdez	\$376.00
Leo VanDenBussche	\$367.16
Sue Akers	\$367.00
Darrell Dorey	\$362.50
Krissa Hensley	\$358.00
Richard Case	\$351.50
Becky Cutler	\$318.00
Heather Cowdrey-Murch	\$312.84
John Wagner	\$299.00
Erica Dalager	\$277.25
Frances Christie	\$269.00
Sara Thrailkille	\$261.00
Randy Stockley	\$256.50
Susan Pate	\$250.50
Bob Dailey	\$235.50
Richard Suarato	\$228.17
Shannon Walker	\$222.00
Casandra Robinson	\$194.25
Deborah French-Gorman	\$163.50
Brett Neal	\$157.50
Heidi Gale	\$156.50

Donald Spohn	\$156.00
Larry Lozano	\$154.04
Irene Rurycz	\$153.00
Susan Cooksey	\$139.51
Timothy Gray	\$139.50
Joe Galusha	\$137.10
Anna Zakharova	\$132.00
Sandra Johnson	\$127.75
Brenda DiSomma	\$125.00
Susan Gilbert	\$125.00
Holly Dichiaro	\$114.75
Manon Brulotte	\$106.50
Robyn Ferraro	\$105.75

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$45,732.41



MGA Bonus

July Bonus Qualifiers

AJ O'Connor	\$10,210.00	David Solomonov	\$2,103.44	Harpreet Gujral	\$753.71
Nicholas Zangardi	\$9,515.28	Dorian Oldham	\$2,021.18	Naomi Miller	\$753.20
Samuel Cohen	\$8,590.71	Barry Dillah	\$1,938.00	Rebecca Klebsch	\$722.47
Travis Moody	\$6,388.54	Karl Schuckert	\$1,931.49	Scott Baker	\$675.86
Matthew Wolfanger	\$5,637.67	Phillip LaCross	\$1,901.30	David Ackerman	\$634.30
Tim McAdams	\$4,604.81	Dustin Raam	\$1,824.16	Frank Gioffre	\$608.02
John West	\$4,451.61	Bonnie Williams	\$1,782.19	Marieclaud Turgeon	\$603.85
Barbara Leader	\$4,447.04	Lisa Roemer	\$1,771.35	Daniel Phares	\$602.17
Lawrence Hauck	\$4,380.70	Cheryl Foti	\$1,769.95	Justin Germany	\$516.53
Randy Teysier	\$4,138.19	Arthur Greene	\$1,723.53	Omar Hashimi	\$505.07
Scott Keeney	\$3,970.44	Timothy Baker	\$1,679.03	Paulo Rosa	\$494.45
Jeff Ribman	\$3,916.42	David Iriye	\$1,641.07	LaTonya Tucker	\$492.46
Elaina Bosco	\$3,894.02	Anthony Accurso	\$1,558.94	Majjargal Sukhbaatar	\$335.60
Matthew Hogan	\$3,670.42	Tyler Hunt	\$1,512.13	Micah Cohen	\$321.34
Joshua Goodman	\$3,636.59	John Hard	\$1,417.61	Matthew Ho	\$315.71
Curt Snow	\$3,400.14	Ian Palmer	\$1,406.04	Maxine Moody	\$303.83
David Wang	\$3,376.74	Cathy Thompson	\$1,387.43	Philip Prata	\$301.03
William Haefs	\$3,290.13	Robert Dunn	\$1,385.59	Jim Read	\$283.88
Jim Bianchi	\$3,271.09	Michael Laramie	\$1,316.40	Douglas Bauknecht	\$231.56
Wayne Hendricks	\$3,265.34	Michael Zorn	\$1,312.15	Denice Davidson	\$209.54
John McGrath	\$3,250.62	Donald Wold	\$1,292.79	James Taylor	\$195.02
David Hausman	\$3,234.28	Mark Gorman	\$1,283.11		
Eric Miller	\$3,116.55	Francisco Perez	\$1,253.67		
Doreen Ryan-Foti	\$3,098.20	David Garrett	\$1,137.59		
Justin Smith	\$3,094.71	Alan Silverman	\$1,069.47		
Steven Strong	\$3,008.62	Noe Gonzales	\$1,058.54		
Kelly Pascal	\$2,818.76	Joseph Henderson	\$1,017.23		
Sonney Gurney	\$2,786.53	Erik Graham	\$1,003.20		
Philip Anderson	\$2,651.76	Carla Miller	\$959.15		
Preston Foster	\$2,373.62	James Bailey	\$959.12		
Steven King	\$2,307.13	Brian Lulloff	\$919.37		
Vlad Basov	\$2,304.04	Bradford Geddes	\$846.18		
Megan Olson	\$2,283.61	James Larkin	\$836.55		
Melanie Cohen	\$2,239.36	Lorraine Flakes	\$771.25		
Stefan Johannsson	\$2,200.01	Amir Sedaghat	\$757.11		
William Thompson	\$2,196.27	Edward Hanna	\$755.26		

Total **\$200,182.12**

Retention Bonus

QUALIFIER	BONUS*
James Taylor	\$4,003.20
Tara Soderman	\$3,844.14
Zachary Hart	\$3,758.66
Alex Bluhm	\$3,465.97
Karen McQuoid	\$3,339.22
Sean Lacroix	\$3,189.60
James Aalders	\$3,157.91
Steven Stensrud	\$3,138.44
Troy Tripp	\$3,053.39
Natalie Linker	\$2,998.77
Sabrina Lloyd	\$2,885.02
David Boshard	\$2,776.38
Sharon Ward	\$2,747.37
Lily Tchen	\$2,710.54
Victor Quimson	\$2,665.62
Richard Refano	\$2,573.16
Samantha Chui	\$2,572.46
Allan Munro	\$2,556.69
Ronald Friedlander	\$2,542.01
Kevin MacKinnon	\$2,523.34
Max Quasem	\$2,514.65
Helen Taylor	\$2,357.42
Simon Arias	\$2,341.81
John Reason	\$2,319.98
Ruben Soberanes	\$2,241.23
Maria Diring	\$2,232.02
Timothy Cruise	\$2,199.90
Kelly Shelton	\$2,193.02
David Jackson	\$2,188.05
Brian Allt	\$2,155.19
Tim Riley	\$2,144.67
Olaf Johnson	\$2,110.58
Michael Glossop	\$2,110.21
Robert Rowe	\$2,060.81
Raphael Bouchereau	\$2,037.54
Rae Duvauchelle	\$2,029.02
Samuel Lasala	\$2,008.53
Shawna Snarr	\$1,999.64
James Milburn	\$1,974.78
Jesse Wise	\$1,951.38
Alla Alexander	\$1,944.78
Katherine Georgiou	\$1,886.65
Jose Lopes	\$1,884.97
Sylvia Freeman	\$1,863.11
Naveen Eapen	\$1,845.30
Hamed Hashimi	\$1,818.24
Timothy Clark	\$1,816.40
Angeles Ordas	\$1,813.19
Angelika Vassilieva	\$1,809.23
Robin Dillow	\$1,793.31
Anthony Accurso	\$1,790.47
Justin Phillips	\$1,779.00
Scott Remmey	\$1,765.97
Rosalie Zwicker	\$1,744.00
Kenneth Mazik	\$1,711.43
Samson Adelufosi	\$1,667.60
Christopher Cummings	\$1,651.41
Andrea Barenholtz	\$1,645.77
Felili Maiava	\$1,629.18
Dorothy Cosby	\$1,603.24
London Burnett	\$1,597.20
Sophia Ng	\$1,592.57
Marinela Achim	\$1,586.59
Cynthia Kent	\$1,566.01
Robert Ulreich	\$1,547.61
James Brenneis	\$1,539.41
Bill Hayer	\$1,535.66
Yevgeniy Kashkin	\$1,521.36
Ronald Trombetta	\$1,490.05
Edward Clunk	\$1,482.20
Bryan Johnson	\$1,473.49
Cathy Thompson	\$1,462.25
Jeffrey Swistowicz	\$1,459.26
Scott Florin	\$1,454.30
Jay Meyer	\$1,449.04
Krista Thieme	\$1,447.94

QUALIFIER	BONUS*
Joey Kennedy	\$1,440.78
Donald McCrary	\$1,433.70
Mary Ann Gaelic	\$1,419.11
Garret Kun	\$1,413.96
Shara Valadez	\$1,405.66
Douglas Zigby	\$1,399.43
Kyriacos Davis	\$1,393.17
Brian Merryman	\$1,392.96
Valerie Capano	\$1,387.42
Derrick Cook	\$1,377.48
Sarah Sweeney	\$1,373.60
Carla Miller	\$1,373.25
Jeff Debiak	\$1,370.02
Andrea Yee	\$1,368.94
Matthew Gonzales	\$1,368.65
Raymond Rissucci	\$1,362.02
Kevin Haines	\$1,356.81
Daniel Potilechio	\$1,354.26
Beth Lopez	\$1,347.49
Rudi Camenzind	\$1,344.40
Barry Dillah	\$1,343.17
Michael Perkins	\$1,342.23
Cassius Caron	\$1,341.37
Jackie Husted	\$1,341.37
Joseph Nosse	\$1,320.25
Herman Libman	\$1,318.48
Charles Musholt	\$1,315.80
Rebecca Rushnok	\$1,314.91
Hope Horne	\$1,310.10
Anna Vaculikova	\$1,304.82
Timothy Rose	\$1,298.49
Renee Jeffries	\$1,286.05
Richard Newman	\$1,284.48
Jennifer Wehrle	\$1,269.96
Gerald O'Connor	\$1,269.84
Michael Gallagher	\$1,262.93
Freida Yakubov	\$1,258.56
Ramin Madani	\$1,257.72
Adam Kahn	\$1,252.66
Edwin Menzies	\$1,242.44
Ricardo Otero	\$1,235.87
David Thornton	\$1,228.93
Stephanie Kelly	\$1,228.92
Larry Malitz	\$1,228.01
Robert Kanaan	\$1,225.80
David Solomonov	\$1,224.54
Gabriel Feldmann	\$1,223.04
Nestor Aramayo	\$1,221.34
Ricardo Subero	\$1,214.68
Timothy Paddock Chappell	\$1,213.79
Barbara Stillwell	\$1,213.11
David Williams	\$1,212.47
Glyn Hurst	\$1,205.86
Alfred Brenner	\$1,203.48
Rachel Buser	\$1,171.09
Michael Boyer	\$1,163.02
Joseph Larsen	\$1,158.41
Kevin Wilson	\$1,158.13
Earle Harris	\$1,143.94
Bradley Ellison	\$1,132.92
Amanda Nathoo	\$1,128.64
Claudia Rodriguez	\$1,106.59
Art Gonzales	\$1,099.30
Michael Libassi	\$1,096.74
Betty Ross	\$1,095.11
Martin Ashe	\$1,092.70
Crystal Crossan	\$1,091.18
Madge Moodie-Titre	\$1,084.56
Christopher Carter	\$1,072.30
John-Deane Nwafor	\$1,066.93
Brett Hulme	\$1,043.20
John Horton	\$1,041.53
Floyd Shewmaker	\$1,039.58
Genesis Gima	\$1,030.17
Sara Geiger	\$1,017.56
Chad Keeney	\$1,008.17

QUALIFIER	BONUS*
Ivan Ortlieb	\$1,003.25
Preston Warford	\$994.62
Shane Preheim	\$982.72
Bryan Millar	\$979.73
Kevin Washington	\$975.11
Michael Thiel	\$974.54
Anthony Washington	\$973.64
Amy Burnside	\$967.98
Benjamin Foti	\$967.83
Madlyn Woodyard	\$949.85
Kobina Sekyi	\$942.10
Scott Fenton	\$929.81
Andrew Fagan	\$923.60
Stephen Gibson	\$920.24
Crystal Reeves	\$919.90
Jeremy Riehl	\$900.00
Keith Thompson	\$899.71
Bradley Weigand	\$899.05
Aaron Tavizon	\$896.62
Alex Gonzales	\$895.45
Donald Nelson	\$893.47
Adriann Morales	\$891.73
Jason Harris	\$891.21
Alex Roland	\$888.89
Christopher Hankins	\$886.82
Cynthia Sittig	\$882.90
Matthew Herrera	\$882.35
Michael Snow	\$879.33
Salvatore Giacchi	\$877.39
Shiju Pushpamangalam	\$875.28
Shiwa Hollingsworth	\$871.74
Michael Dupree	\$870.52
Andre Moore	\$865.03
Kathy Mann	\$863.01
Walter Dow	\$861.86
Jennifer Mamer	\$859.01
Jason Sharnbo	\$858.16
Levar Morgan	\$855.69
Rosa Ngologrub	\$852.55
Joseph Pastega	\$849.32
Joel Michael	\$849.12
Patricia Longenecker	\$846.72
Justin Schumacher	\$839.90
David Williams	\$838.41
Steven Sequeira	\$836.44
Nicole Aylward	\$834.97
Farhod Shamsiyev	\$829.97
Mark Peltz	\$822.51
Nicholas Melo	\$821.38
Lynda Williams	\$821.29
Robert Appel	\$821.09
Qin Zhang	\$819.49
Devaneski Fulton	\$816.43
Brandon Braun	\$815.42
Robert Jennings	\$813.42
Matthew Davison	\$809.80
Mark Thompson	\$802.01
Michael Broker	\$799.88
Patricia Lee	\$775.20
Brandon Corkins	\$743.60
Maria Watkins	\$736.68
Agatha Safford	\$731.28
Susan O'Bryon	\$728.45
Herivelto Pereira	\$711.99
Beth Snow	\$702.99
Andrea Herold	\$683.90
Robert Holmes	\$667.86
William Reeves	\$664.10
Peter Kaplanis	\$657.81
David Ruggles	\$657.58
Benjamin Eggen	\$657.36
Loan Pham	\$645.81
Charles Riggs	\$640.48
Debra Cloutier	\$638.69
Merridy Devorce	\$634.98
Ekene Agwuenu	\$632.79

Retention Bonus

QUALIFIER	BONUS*
Louis Costa	\$630.77
Nicole Moolyk	\$629.47
Andrew Wagner	\$628.08
Isaiah Taulbee	\$622.09
Mohamed Ayad	\$621.19
Rudolph Dsouza	\$621.16
Larry Wright	\$620.98
Richard Carter	\$620.53
Wendy Storandt	\$617.74
Todd O'Neill	\$616.60
Laura Beshara	\$614.86
Vincent Cartwright	\$610.29
Natalie Deraiche	\$606.22
Latonya Dismukes	\$604.96
Rickie Sasser	\$603.87
Kim Burton	\$602.32
Olga Serpas	\$599.64
Lawrence Austin	\$599.28
Darrell Peyton	\$597.65
Karen Wade	\$594.68
Doris Smith	\$592.55
Taina Lameko	\$591.82
Erica Asbury	\$586.91
Timothy Dawe	\$586.46
Dwayne Golding	\$586.44
Angela Olson	\$581.34
Raymond Lopez	\$578.40
Richard Krueger	\$575.12
Ray Buncome	\$574.96
Samuel James	\$574.86
Juliana Norvell	\$571.37
Brandon Kissinger	\$571.33
Miguel Mendez	\$570.74
Chutima Kim	\$570.38
Daniel Armstrong	\$569.81
Sonia Muller	\$569.69
Jode Shortreed	\$566.52
Brenda Braithwaite	\$564.75
Sandra Craven	\$564.56
Christopher Kurz	\$564.39
Brian Clark	\$561.89
David Baum	\$520.56
Diana McNair	\$507.37
Andrew Bishop	\$504.49
William Rose	\$500.05
Warren Williams	\$487.69
Jason Ryan	\$484.66
Norman Sw Lew	\$478.71
Jason Capano	\$474.17
Mark Poechman	\$472.23
Alecia Olds	\$470.52
Brenden Stewart	\$463.70
Jacob Blackburn	\$460.06
Matthew Rathbun	\$456.42
Kristofer Dunn	\$456.09
Daniel Arreola	\$453.68
Yekaterina Mayants	\$444.01
Nathan Clark	\$439.51
Sherry Arroyo	\$418.81
Chris Helmsold	\$418.77
Todd Engelson	\$414.99
R Kirby Sechovec	\$412.95
Anne Hughes	\$411.31
John Breach	\$410.80
Daniel Martin	\$410.08
Aunjel Fauchoux	\$409.56
Marissa Pascual	\$409.20
Deandrea Roberson	\$406.96
Mark Walters	\$406.90
David Shufelt	\$403.80
Benjamin Ainscough	\$403.79
Mollie Jackson	\$402.79
Dale Kuntz	\$401.71
Farouk Touileb	\$400.24
Bianca Zaragoza	\$399.43
Ayiana Santana	\$395.45

QUALIFIER	BONUS*
Wayne Bright	\$392.50
Richard Cortez	\$389.55
Scott Elsey	\$389.15
Matthew Nichols	\$387.48
Iris Rodriguez	\$387.44
Adam Michaud	\$386.50
Scott Abrams	\$384.24
Clinton Talbert	\$383.66
Thomas Ernst	\$382.50
Ibrahim Ndiaye	\$382.02
Virginia Dunnigan	\$381.41
Raymond Williams	\$381.00
Dawn Parsons	\$249.99
Susan Sloan	\$248.46
Jenny Sample	\$245.46
Abbey Olson	\$245.16
Gloria Hopkins	\$244.78
Tyler John	\$244.68
Naravan Phothirath	\$240.33
Sheryl Johnson	\$240.23
Jason Ihle	\$238.69
Alexander Haasedubosc	\$238.01
Edward Walker	\$234.44
Darren Lightburn	\$229.89
David Hannan	\$226.94
Monique Worotny	\$225.65
Rose Hermawan	\$222.67
Graham Mann	\$221.44
Herve Timothe	\$219.92
Devo Hillickliter	\$218.91
Rory Meyers	\$217.60
Mary Corp	\$216.78
Joshua Melton	\$216.35
Heng Ng	\$212.93
Kevin Smyth	\$212.43
Kenneth Eichenlaub	\$212.05
Keith Houske	\$211.68
Tiphani O'Shea	\$211.27
Mathew Mealey	\$210.84
Miranda Smith	\$210.21
Walter Durant	\$207.91
Stuart Davidson	\$206.71
Larry Barnhill	\$206.22
Rodolfo Casias	\$205.67
Cameron Leverett	\$204.92
Benjamin Vondrak	\$204.23
William Valentine	\$200.49
Steven Johns	\$199.73
Kyle Dumas	\$199.56
Jorge Aranda	\$199.53
Ahmed Jabrane	\$198.11
Courtney Tinck	\$197.33
Ryan Heisler	\$197.19
Mieke Bushhouse	\$197.03
Jason Weyhe	\$196.23
Holly Ridley	\$196.18
Christopher Pak	\$196.04
Michael Sheets	\$195.55
Jerome Washington	\$195.50
Lawrence Bombay	\$192.74
Brandi Petersen	\$192.58
Bryce Humphreys	\$190.28
Xiaotian Yao	\$190.06
Kenneth McCabe	\$189.12
Lynn Krohn	\$188.97
Anthony Di Iorio	\$183.83
Barbara Larrarte	\$183.65
Stephanie Walsh	\$182.95
John Hinger	\$182.61
Adam Lerch	\$182.23
Wade Wolf	\$180.23
Vaught Parker	\$179.75
Lorie Lear	\$176.90
Everett Hurt	\$176.53
Dawn Flynn	\$175.80
Marvin Bragg	\$175.10

QUALIFIER	BONUS*
Lindsay Garneau	\$174.72
Lisa White	\$174.66
Edward Hall	\$174.40
Patrick Randal	\$173.89
Daniel Marsden	\$173.74
Ronald Dudley	\$172.68
Aldo Marano	\$172.24
David Tatem	\$172.24
Iona Fravell	\$171.98
Shannon Maurer	\$171.26
Jared Andrews	\$170.79
Allison Bourgeois	\$170.61
Kendrick White	\$168.93
Bridgett Baca	\$168.36
Paul Justham	\$167.77
Angela Santos	\$167.30
Christopher Mourot	\$166.34
Riva Cordova	\$165.39
Amit Garg	\$164.79
John Mullins	\$164.57
Kimya Harris	\$163.58
Alexander Jones	\$163.53
Renee Taig	\$163.44
Aneela Husain	\$162.25
Dwight Lyon	\$162.14
Charlie Smith	\$161.60
Shazad Khoja	\$161.36
Ty Duong	\$161.28
Nadia Elhimi	\$161.03
Jean Carela	\$160.90
Jessica Atkins	\$160.58
Matthew Gagna	\$160.54
Robert Granzow	\$160.49
Christopher Nafe	\$160.29

Total Bonus Paid Out

\$384,895.27

BR Bonus

Qualifier	Bonus
Simon Arias	\$2,679.22
Barbara Leader	\$2,578.74
Kelly Pascal	\$2,344.62
Matthew Melhorn	\$2,339.68
Thomas VanOsdol	\$2,193.44
Melanie Cohen	\$2,058.86
David Guzman	\$1,995.79
William Myatt	\$1,870.85
Randy Teyssier	\$1,703.24
Cathy Thompson	\$1,603.24
Sidney Hodgskiss	\$1,592.57
Cynthia Sittig	\$1,566.01
Karl Schuckert	\$1,459.26
Terrence Thomas	\$1,405.66
Diego Arangopuerta	\$1,385.61
Samuel Cohen	\$1,373.60
Mark Gorman	\$1,368.65
Pamela Ladd	\$1,362.02
Rachel Buser	\$1,341.37
James Brenneis	\$1,284.48
William Haefs	\$1,269.96
David Farraway	\$1,227.12
Corey Woodson	\$1,214.68
Stefan Johannsson	\$1,211.99
Kenji Leonard	\$1,207.20
Jeff Ribman	\$1,197.25
Rodney Ward	\$1,163.02
Steven Sequeira	\$1,152.41
Jeremy Welch	\$1,108.88
Cheryl Foti	\$1,092.70
Anthony Accurso	\$1,086.38
Horace Johnson	\$1,084.56
Benham Halali	\$1,072.30
John Hard	\$1,039.58
Philip Anderson	\$1,025.35
Susan Schreiber	\$1,011.36
Doreen Ryan-Foti	\$1,001.72
Tracy Haden	\$999.94
Joseph Henderson	\$994.62
Michael Zorn	\$982.72
Steven Strong	\$967.98
Daushef Henderson	\$929.81
Joshua Riehl	\$900.00
Elaina Bosco	\$899.71
Erik Graham	\$891.73
Naveen Eapen	\$875.28
Meredith West	\$865.03

Qualifier	Bonus
Donald Wold	\$861.86
Matthew Moore	\$852.55
Patrick Coughlin	\$849.32
Zachary Hart	\$846.72
Sonny Gurney	\$839.18
Arthur Greene	\$837.92
Tyler Hunt	\$837.29
Phillip LaCross	\$821.91
Stephen Maloney	\$821.38
Eric Miller	\$818.64
Jullian Goodin	\$816.43
Michael Navarrette	\$816.33
Todd O'Neill	\$813.42
Steven Stensrud	\$802.01
Travis Moody	\$781.97
William Reeves	\$761.00
Jennifer Wehrle	\$739.73
Francisco Perez	\$730.59
Loren Cardwell	\$718.96
Beth Lopez	\$683.90
John West	\$667.86
AJ O'Connor	\$664.10
David Montgomery	\$628.08
Travis Finley	\$620.98
Anthony Mutter	\$620.53
Bonnie Williams	\$616.60
Todd Engelson	\$614.86
Kim Phamhuy	\$606.22
Jared Milnarich	\$604.96
Michael Laramie	\$602.32
Greg Stewart	\$586.46
Darren Miller	\$581.34
Vlad Basov	\$577.23
Timothy Baker	\$575.24
Anna Vaculikova	\$574.96
Garret Kun	\$570.74
Alan Silverman	\$570.38
Mathew White	\$569.81
Theodore Greer	\$564.75
Keith Moore	\$564.56
Steven King	\$563.89
Matthew Wolfanger	\$474.17
Todd Sahn	\$456.42
Erica Asbury	\$456.09
Scott Keeney	\$439.51
Mataya Kestenbaum	\$418.77
Steven Edgell	\$412.95

Qualifier	Bonus
Wayne Bright	\$410.80
Roger Fung	\$409.20
Tim McAdams	\$406.90
Jessica Robinson	\$403.85
John Bulecza	\$403.80
Amir Sedaghat	\$403.79
Naomi Miller	\$401.71
Jean-Francois Yezina	\$400.24
Sara Geiger	\$395.45
Joaquin Santos	\$389.55
David Ackerman	\$387.48
Carla Miller	\$383.66
Brendt Kehoe	\$381.41
Beth Snow	\$365.87
Mathew Propst	\$249.99
Brian Lulloff	\$245.16
James Larkin	\$244.78
Jesse Zwack	\$244.68
Michael Thiel	\$240.33
Rebecca Klebsch	\$240.23
Adam Fogelman	\$238.69
Carolyn Stroman	\$234.44
Jessica Weronke	\$226.94
Bradford Geddes	\$225.65
Emmanuel Villaseñor	\$222.67
Brian Allt	\$221.44
James Aduminta	\$219.92
Dawn McElwain	\$217.60
James Milburn	\$216.78
Christopher Kurz	\$216.35
Ryan Bisanz	\$212.43
Brandon Teter	\$212.05
Kim Burton	\$211.68
John McGrath	\$210.21
Christopher Jordan	\$206.71
Myhailo Marchuk	\$206.22
Lorraine Flakes	\$205.67
David Lull	\$204.92
Jason Mayer	\$204.23
Michael Snow	\$199.73
Johannes Doornenbal	\$198.11
Troy Plummer	\$197.33
Giovanni Guerrero	\$197.19
David Goodman	\$197.03
Grant Sharp	\$196.18
David Iriye	\$196.04
Torrence Henry	\$195.50

Qualifier	Bonus
Grant Johnson	\$190.28
James Aalders	\$190.06
Sabrina Lloyd	\$183.83
Justin Germany	\$183.65
Steven Engrav	\$182.95
David Wang	\$182.61
William Kidder	\$180.23
Brandon Braun	\$176.53
Paulo Rosa	\$175.80
LaTonya Tucker	\$175.10
Joseph Larsen	\$174.72
Todd Krentzel	\$174.40
David Baum	\$173.74
Sue Weiss	\$172.24
Preston Foster	\$171.98
Susanne Munro	\$171.26
Asher LaVallee	\$170.79
Hope Horne	\$170.41
Thomas Stewart	\$167.77
Navarro Simmons	\$167.30
Joshua Goodman	\$165.39
Bhupinder Atwal	\$164.79
Bradley George	\$164.57
Anthony Cannady	\$163.58
Patricia Lee	\$163.53
Michael Post	\$163.44
Marinela Achim	\$162.25
Brian Conklin	\$162.14
Christopher Warren	\$161.60
Marieclaud Turgeon	\$161.03
Luis Heredia	\$160.54
Nicholas Engrav	\$160.49
Ryan Freund	\$160.29

Total Bonuses Paid Out
\$113,584.96

